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STATE FUND MONTANA

MONTANA GUARDIAN

"Serving Montana Employers and Employees"

STATE DOCUMENTS COLLECTION

OCTOBER 1990

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Volume 01 Number 03

NEW STATE FUND MPEA CHAPTER FORMED AND OFFICERS ELECTED

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The Montana Public Employees Association (MPEA) voting union members at State Fund recently passed bylaws establishing a local chapter and elected chapter officers.

John Svaldi, Claims Specialist II, won presidency in a close race. Kathy Oliver, Program Assistant III, was elected vice-president and Chris McCoy, Claims Specialist I, chosen secretary.

In August, creation of a State Fund MPEA Chapter was approved by a 3 to 1 vote margin. The chapter bylaws establish four standing committees to represent the interests of MPEA members employed at State Fund. The membership committee will work to inform new hires of the union purpose and provide copies of current labor contracts. The negotiations committee will gather input from members to formulate contract bargaining objectives and to negotiate contracts with management. The executive chapter committee members will serve as stewards and work with MPEA staff on legislative action. The training committee will meet quarterly with Debbie Svaldi, Personnel Manager, to discuss training needs of employees as established as part of the current contract. General membership meetings will be held quarterly beginning in October.

John was recently hired as a Claims Specialist III, a non-union position, and is no longer eligible to serve as the chapter president. Kathy will serve as acting president until a replacement can be made in accordance with the bylaws.

The State Fund MPEA Chapter is currently seeking volunteers to serve on committees and preparing for new contract negotiations with management. The current union contract expires on June 30, 1991. The chapter is also seeking official recognition of its chapter and bylaws from the state MPEA.

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ANNUAL PICNIC HUGE SUCCESS!!!

The first annual State Fund picnic was held on Saturday August 11, 1990 at the Little Red Schoolhouse. The event was well attended, approximately 200 people. An absolutely marvelous time was had by all.

The highlight of the day was probably the water fight which was instigated by a couple of youngsters with squirt guns, but rapidly grew to include all kids from three years of age on up. John King, Betsy Horsman, Pat Sweeney and Harold Gilbertson were successfully soaked.

Other events included: horseshoes, volleyball, sack races, a water balloon toss and several piñatas. A piñata was finally broken by Larry Thomas after a series of failed attempts.

Winners of various events were: State Fund 1990 T-shirt by Larry Thomas for breaking the pinnate, a picnic for four by Bud Robbins and a picnic for two won by Tom Bartholemeh. These picnics were presented as prizes in the door prize drawing. The prize picnics are to be prepared by the Accident Cataloging staff.

A tremendous amount of thanks go to: Crystal Murphy and her children Will, Chris and Trevor, John King, Linda and Al Kirkeby, Nance Hughes and Mary Green, to name a few. These people teamed up to do a marvelous job of organization, shopping, gathering and food presentation.

Message from the President . . . .

Patrick J. Sweeney

There are times when we all get wrapped up in what is happening close around us. We feel like we are the "Lone Ranger" and our problems are the only ones which exist. None of us is unique in respect to such feelings and beliefs. You get them. The Board gets them. And I get them.

Recently, Jim Murphy and I had the opportunity to attend the American Association of State Compensation Insurance Funds (AASCIF) annual convention in New York City. There were approximately two hundred people in attendance. These people represented virtually every "state fund" in the United States and many of our counter part agencies in Canada.

Virtually every person with whom we spoke voiced the same concerns we have and the same problems we face every day. "Too much money going out and not enough coming in." Settlements, court decisions and medical costs are "killing" us. Employers want, and are demanding, lower premium rates. Claimants want greater benefits and courts are really "picking on us." Some governing authority; commission, insurance controller, legislature, and so on is arbitrarily dictating rates and putting our programs and services, and ultimately, the entire concept of "state fund's' in jeopardy.

It became obvious very quickly, we in Montana are not the only ones constantly harassed by these complaints and problems. Almost without exception, all other agencies with similar responsibilities are facing the same questions and, in some cases, unfunded liabilities.

We are now more than aware of the myriad of problems which face workers' compensation and the frustration of our jobs. The thing which must happen NOW, is to find **viable solutions.** With these thoughts in mind, let us all make every attempt to not get caught up in the morass of negatives which abound, but strive toward the positive aspects and solutions to these pressing problems. Above all, LET'S ALL keep up the current good work.

NEXT NEWSLETTER DEADLINE

Our next employee newsletter will be available on December 3rd. Due to holidays and vacations, the deadline for articles is November 9th. Articles are to be given to Harold Gilbertson.

LETTERS TO THE EDITOR

THANK YOU!!

I wish to sincerely thank everyone for your kindness, consideration, cards and thoughts during my recent medical situation. Thanks.

Steve Miser, Claims Specialist II
Benefits Department

Letters to the Editor Policy

Letters to the Editor of the Montana Guardian will be accepted from current State Fund employees. Letters to the Editor are to be submitted to Harold Gilbertson by the article deadline date and must include the employee's name, section and department name, and office phone number. Letters without the author's name, section and department name and office phone number will not be published. Letters deemed inappropriate to the goals and objectives of the Montana Guardian or State Fund will be returned to the author with an explanation why it was rejected. Due to space constraints, some letters may appear in a later issue. Letters to the Editor do NOT reflect the policy or official positions of either the Board of Directors or the management of State Fund.

STATE FUND MONTANA

MONTANA GUARDIAN

The State Fund "Montana Guardian" is an official employee newsletter published by the State Compensation Mutual Insurance Fund for the purpose to educate and keep State Fund employees informed on the workers' compensation industry, especially the new State Fund.

Editor — Jim Murphy, Executive Vice-President

Managing Editor — Harold Gilbertson, Administrative Officer III

Contributors

Debbie Svaldi, Personnel Manager
Harold Wilcox Program Manager
Vivian Johnson, Office Supervisor III
Pete Strizich, Benefits Support Director
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Lorrie Hanson, Data Entry Operator III
Elizabeth (Betsy) Horsman, Lawyer III

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DATABASE DITTIES

Have you ever wondered if that certain medical provider ever sent in the promised refund? Well, maybe a recent database change can help you out.

Not long ago, we changed the way medical transactions display. It used to be that when you were inquiring in Medical Inquiry, all the transactions displayed as "bright." We changed that so correcting transactions which reduce the amount paid are displayed as "dim." In this way, when you are looking for a correction it will stand out from the regular payments. DIM MEDICAL ADJUSTMENTS - another DATABASE DITTY.

PERSONNEL ACTIONS

FROM JULY 16, 1990
TO SEPTEMBER 14, 1990

NEW

Administration & Finance Department

Brenda Kelly	Admin. Clerk II
Joe Williams	Budget Director

Benefits Department

Fran Low	File Clerk II
Bernadette Rice	Claims Examiner I

Executive Office/Management Information

Tor Gudmundsen	Software Support Specialist
Missy Garrison	Admin. Assistant/I/O Operator

Legal Department

Charlie Adams	Lawyer III

LEFT

Denise Lyght	Jon Puckett
Debra Anderson	

PROMOTIONS

Laurie Lee	Accounting Tech. I
Kathy Peters	Cashier III
Ginny Amdahl	Medical Sec. II
John Svaldi	Claims Examiner III
Ann Komac	Claims Examiner III
Barb Sauter	System Operations Specialist

GOLF TOURNEY RESULTS

The first annual State Fund Golf Tournament was held on August 9th and turned out to be a great success. There were a total of twenty-five slashers and hackers who participated.

The overall winner was David Miller, a Claims Examiner in the Benefits Department. Pat Sweeney and Tim Tindall tied for second place. Through a complicated and unique playoff strategy, Tim Tindall was declared the second place winner.

In the women's division, Betsy Horsman took first place and Lisa Miller placed second.

First and second place in each division received a trophy. As overall winner, Dave Miller will have his name engraved on a permanent trophy plaque which will hang on the wall outside the President's office.

A great time was had by all. We look forward to many more annual tourney's in the future. A great deal of THANKS is owed to Rick Bach and Chuck Edquest for the work they did to organize this event.

NEWSLETTER FIRST PLACE

The State Fund Employee Newsletter, The Montana Guardian, has received the First Place Award for Employee Newsletters. This award was received from the American Association of State Compensation Insurance Funds (AASCIF).

The plaque depicting this first place standing was presented during the Association's National conference held recently in New York City. The award was brought home by Pat Sweeney and Jim Murphy who attended the conference on behalf of the Montana State Fund. The plaque is displayed outside the President's office on second floor.

Those of us involved with the newsletter are very proud of such an accomplishment so early in our endeavors. We would like to thank all of you who have helped with the newsletter.

MEDICAL NOTE

From an un-named nine year old male source. In response to being teased about the need to learn to change diapers in preparation for a future marriage; his comment was, "My wife is not having babies, she is having her tonsils tied!

HISTORY REPEATS ITSELF

Thanks to Charlotte Payne, we can show its a small, small world and history does repeat itself. The following was extracted from the old Industrial Accident Board's Annual Report in 1917, two years after the first Workers' Compensation Act was enacted. It makes for some interesting historical reading. We have reprinted the article as it appeared and have not modified the spellings of that time. In some cases we have enclosed in parentheses more current wording to help you appreciate the article.

LUMP SUM SETTLEMENTS.

In the matter of petitions presented by beneficiaries and dependents for permission to convert deferred monthly compensation payments into a lump sum, the members of the Board have pursued a policy somwhat different to that followed by the Governing Boards or Commissions in nearly all of the States having a Compensation Law.

In the majority of states it is held to be unwise to allow, to any great extent, the privilege of converting monthly payments into cash, lump settlements. The reason assigned is the necessity for protecting the public against the likelihood of compensation beneficiaries becoming mendicants (beggars) or charges upon society, after squandering their compensation money.

This reasoning is good, for one of the principal claims made for compensation is that it renders the "poor-farm" unnecessary as to the victims of industrial accidents. (NOTE: Many Montana county governments maintained small farms to house and feed their poor, handicapped and elderly as an alternative to our current social welfare practices and social security programs. These farms were called "poor farms.") By paying compensation in monthly installments, the recipient is insured against the necessity of seeking alms (charity) in any form during the compensation period. It is perhaps this feature that has caused administering Boards to hesitate to take a chance in granting lump sum settlements, fearing that the beneficiary, through the exercise of poor business judgment, would squander the money and become a public charge in the course of a few months or years.

As against this is the sad and patent fact that in refusing to allow lump sum settlements, the beneficiary or dependent is denied whatever possible chance might exist for the investment of the money in a business eterprise of some kind that might furnish a means of livelihood for the remainder of his days. It does not seem altogether fair to narrow and limit the expectancy, or the life horizon, of these unfortunate victims of accidents to a fixed stipend of so much per week, which, in Montana, cannot exceed $40.00 per month. Their perspective is narrowed for all time to that point, for by no possible stretch of imagination can they ever hope to be anything more than a pensioner, dependent solely upon the sum of money received through the medium of monthly compensation payments -- all ambition and incentive destroyed -- just parasitic wrecks, waiting for the end.

On the other hand, if they are permitted the opportunity for making one more effort for the future -- one more chance to accomplish something for themselves, with the capital resulting from the lump sum settlement -- it surely gives life a broader view and makes humanity feel that there is something in the world beyond the bare right to live.

At best, under the monthly payment system, dependency is only postponed for a few years, for in case of death, widows, orphans, beneficiaries and dependents draw compensation for a period not exceeding four hundred weeks, after which they are left to their own resources or the charity of the world. It is impossible for them to lay aside anything on $10.00 per week. Therefore, if, even at the very worst possible view, the recipient should invest unwisely his "lump sum" of $3,380.00, and lose it all, he is only anticipating by a few years what must inevitably come to pass when the compensation period is ended. Consequently, it seems only fair to permit the claimant to have one more chance at the "game of life" with enough money to play it to win.

The Board's experience for the past two years justifies the belief that the Law's provision allowing the conversion of monthly payments into lump sum is one of the most beneficient features of the Act. All told, there have been 130 conversions of monthly payments into lump sums, on behalf of beneficiaries and dependents, and in practically every instance the recipient of the money has invested it judiciously with the result that they are now receiving, in the majority of cases, more per month received from the payments provided by the Act, which, it must also be remembered, have a limitation of four hundred weeks.

In cases of specific injury such as the loss of legs, arms, eyes, fingers and toes, the Board has seldom rejected a petition for permission to convert the monthly payments into a lump sum, and up to date out of 273 petitions granted, there has been no instance where a mistake was made in allowing the unfortunate to receive his compensation money in a cash lump sum.

One case out of many might be cited. George Bryant, an employe of the York Mining Company, lost a leg, which entitled him to one hundred and eighty weeks' compensation at $10.00 per week. He petitioned the Board for permission to receive the money in a lump sum and advised that he had an opportunity to buy a small cigar and confectionery store, located at the corner

HISTORY REPEATS ITSELF *(continued)*

of Rodney and Fifth avenue, in the City of Helena; that he could purchase same for a little less than the amount he would realize from a lump sum settlement. He begged for the opportunity to take the business chance, which was the first one he ever had. He urged that even if he failed and lost his money, he would have the satisfaction of realizing that he had been given a chance. His argument was that even if he failed he would only be anticipating by a few months what would be his inevitable condition at the end of the one hundred and eighty weeks; that as long as he was bound to be "broke" at that time, a few months, sooner or later, was immaterial.

The reasons advanced by the petitioner were so convincing that the Board ordered the insurance company to pay the compensation due claimant in a lump sum, which was done, and the store purchased, with the result that after a year's conduct of business the beneficiary advises that the business has kept him nicely and has never failed to net him more than $40.00 per month, and some months has paid him upwards of $100.00 profit for the thirty days. In all probability when his compensation period of one hundred and eighty weeks is up, he will have realized more than the $1,800.00 out of the business, and will have a store besides, with an established business guaranteeing him a nice living for the remainder of his years, instead of facing the poor farm at the end of his compensation period. The Board has a record of over one hundred cases fully as satisfactory.

Nevertheless, there are two sides to the question, and all petitions for lump sum settlements should be carefully scanned and thoroughly considered, to the end that a mistake may not be made by allowing a person of poor business judgement and shiftless habits to receive the money in a lump sum; but where a petitioner is able to submit convincing proof as to his business ability and as to his good habits and frugality, it is the judgment of the Board that petitions emanating from such a source should be favorably considered.

CHRISTMAS PARTY

The first annual State Fund Christmas Party will be held on Saturday, December 8, 1990. This function will take place from 6:00 pm to midnight. We will have a buffet dinner at 7:00 and dancing will begin at 8:00. The attire will be semi-formal. We will meet in the facilities above Rose's Cantina.

Hrella Catering will provide the dinner. A fine sounding menu is planned. Music will be by Rod Stern who provides an excellent selections from a wide variety of eras.

Some fund raising activities are planned to take place over the next few weeks. Proceeds of these activities, bake sales, raffle, chili feed, etc., will help defray the overall cost to attend the party. More details as to arrangements will be forthcoming. Lets all pitch in to make this a truly memorable event.

ON THE MOVE

Pietr Zwolle and 90 other bicyclists from around the state and nation completed the 10th annual Double Divide Ride sponsored by the Helena Bicycle Club, of which Pietr is the vice president.

The sag supported, two day ride headed over McDonald Pass, turned up Nevada Creek at Avon and stayed overnight in Lincoln where a softball tournament and fiddler's contest were being held. The next day the group returned to Helena over Flescher Pass. Travelling over 145 miles, the riders crossed the continental divide twice, hence the name of the ride. This year the cyclists rode in fog, rain, hail and lightening storms. Asked about the weather Pietr remarked, "It was better than snow. What can you say. This IS Montana."

(Editor Note: "Sag" is a bicycling term used to refer to vehicle support, luggage transport, lunch stops, emergency services support and limited bicycle repair support.)

UPDATE

A brief statement which appeared in "From the President" in the July issue of the newsletter seems to have been interpreted by some far beyond it's intent. We regret this circumstance has taken place.

The statement concerned the Audit Bureau. This Bureau conducts audits of employer records for both Unemployment Insurance and Workers' Compensation Insurance. Basically, serving both functions created difficult situations for the people actually doing the audits. Such situations arise since auditing for the separate programs necessitate different processes and outcomes.

State Fund management appreciates the efforts of these auditors who function under difficult circumstances and are aware they are doing their jobs in an effective and efficient manner.

We are also cognizant of the sometimes difficult task of assigning priorities to projects which in essence are for different masters. The management of the Audit Bureau has carried out this function in a meaningful manner.

There was certainly no intention to imply the employees of the Audit Bureau have been less than deserving in their dedication and accomplishments. We regret any such interpretation.

HAVE YOU HEARD IT BEFORE?

The State Fund
5 S. Last Chance Gulch
Helena, MT 59601

August 17, 1990

Ladies and Gentlemen:

I am writing in response to your request for additional information. In block number 3 of the accident report form, I wrote, "lost presence of mind" as the cause of my accident. You said in your letter that I should explain in greater detail. I trust that the following will be sufficient.

I am a bricklayer by trade. On the day of the accident, I was working alone on the roof of a new six story building. When I completed my work, I discovered that I had about five hundred pounds of bricks left over. Rather than carry the bricks down by hand, I decided to lower them in a barrel by using a pulley which fortunately was attached to the side of the building at the sixth floor.

Securing the rope at ground level, I went up on the roof, swung the barrel out and loaded the bricks into it. Then I went back to the ground and untied the rope, holding it tightly to insure a slow descent of the 500 pounds of bricks. You will note in block number 11 of the accident report that I weight 135 pounds.

Due to my surprise at being jerked off the ground so suddenly, I lost my presence of mind and forgot to let go of the rope. Needless to say, I proceeded at a rather rapid rate up the side of the building.

In the vicinity of the third floor, I met the barrel coming down. This explains the fractured skull and broken collarbone. Slowed only slightly, I continued my rapid ascent, not stopping until the fingers of my right hand were two knuckles deep in the pulley. This explains the lacerations of my right hand.

Fortunately, by this time I had regained my presence of mind and was able to hold tightly to the rope despite my pain. At approximately the same time, however, the barrel of bricks hit the ground and the bottom fell out of the barrel. Devoid of the weight of the bricks, the barrel now weighted approximately fifty pounds, I refer you again to my weight of 135 pounds, in block number 11. As you might imagine, I began a rapid descent down the side of the building.

In the vicinity of the third floor, I met the barrel coming up. This accounts for the two fractured ankles and the lacerations of my legs and lower body

The encounter with the barrel slowed me down enough to lessen my injuries when I fell into the pile of bricks and, fortunately, only three vertebrae were cracked.

I am sorry to report however, that as I lay there on the bricks, in pain, unable to stand, and watching the barrel six stories above, I again lost my presence of mind, I let go of the rope.

Sincerely,

N. Jured
(Author Unknown)

SOFTBALL WINNERS

A team representing the State Fund took second place in the 12th annual Bureaucrat Bowl which was held Saturday, September 15, 1990. This tournament includes co-ed teams from various State agencies. The State Fund was superbly represented, resulting in the Second Place trophy, by the following dedicated employees:

Paul Bogumill	Sam Heigh
John Huth	Stacie Sheldon
John Svaldi	Chuck Crawford
Kim Kynett	Nancy O'Dell
Rick Bach	Charlie Adams
John Gneckow & Family	

The second place trophy (consolation bracket) is displayed outside the Office of the President. Members of the team would like to extend a sincere thanks to Bill Visser for his support. Without his *"fine"* third base coaching efforts, this second place finish would not have been achieved. We extend our appreciation and congratulations to these individuals.

BUDGET PROCESS UNDERWAY

State Fund's 1992-93 biennium budget request was submitted at the end of August. The budget cycle began shortly after the first of the calendar year with a request to the Board of Directors for numerous new positions and associated operational costs. Upon Board approval, the request was submitted to the Budget Office.

The Administration and Finance Department welcomed Joe Williams to its ranks in August. Joe will serve as the State Fund's Budget Director and comes to us from the Office of Budget and Program Planning where he worked as a Budget Analyst.

In April, State Fund obtained some of these new positions through a budget amendment and hired new employees. Another budget amendment was submitted in July reauthorizing the positions added in FY 90, as well as additional claims examiners, safety consultants, an attorney, support positions, and an audit director. Most of these positions had been included in the request to the Board.

After much discussion and negotiation with the Budget Office, all new positions acquired through both budget amendments will be included in State Fund's "current level" request to the Legislature. This should result in a higher likelihood the positions will be authorized to continue into FY 92 and FY 93. The Legislature generally reviews requests for new positions not considered "current level" in a far more critical manner than those considered "current level."

Both the Office of Budget and Program Planning and the Legislative Fiscal Analyst's Office will review State Fund's budget request and present information to the Legislature. In the past, an agency's base budget was generally the actual expenditures for the most recently completed fiscal year. The Budget Office adopted a different approach this year with the FY 91 appropriation being designated the base budget. The Legislative Fiscal Analyst's Office has severely criticized the new approach and will be using FY 90 actual expenditures as the base. We will likely be defending two base budgets. Look for fireworks during the legislative session.

State Fund will present its budget request to a joint legislative subcommittee made up of House and Senate members. In past years, our budget was reviewed by the Human Services Subcommittee. We are now attached to the Department of Administration for administrative purposes and will be before the General Government Subcommittee. Once all joint subcommittees complete their work, their recommendations will go before the House Appropriations Committee, the full House of Representatives, then on to Senate Finance and Claims and the full Senate.

TIP

Pay as little attention to discouragement as possible. Plough ahead as a steamer does, rough or smooth, rain or shine. To carry your cargo and make port is the point.

Maltbie Babcock

GOLDEN RULE WINNER

Delores Hill has been named "Runner Up" for the J. C. Penny Golden Rule Award. This honor was announced during award ceremonies held at the Colonial Inn on September 7, 1990.

Delores was nominated for the Golden Rule Award for her long term commitment and dedication to volunteer work in the Helena Community. She has been a member of Soroptimists International for over eighteen years. Her most recent tireless efforts have been directed toward the restoration of the "Fire Tower" which overlooks our building from the Southeast. Delores has been involved in numerous volunteer and charitable efforts over these many years.

Soroptimists International is a professional Women's organization designed to provide charitable and volunteer work on a wide variety of community projects. This is a worldwide organization of women who are involved in business. Membership is by invitation.

The J. C. Penny Golden Rule Awards are given each year by the merchandising giant to people throughout the nation who are involved in charitable activities.

There were 19 nominees from the Helena area, with seven winners. Two received $1,000 prizes, the remaining five were presented with cash awards of $250 each. Delores says most of her winnings will go to the fund to restore the Fire Tower.

CONGRATULATIONS DELORES!

MAKE YOUR TAXES EARN FOR YOU

Deferred Compensation the Tax Incentive to Save

Most of us will not win the lotto or have a rich relative that is going to leave us great sums of money for retirement. So what we do with what we are earning now will determine what we will have at retirement. Congress and the State Legislature established the Deferred Compensation program, for state and public employees, with the tax deferral as incentive to save. This saving plan allows you to use your payroll taxes along with your wages to invest for your retirement. The following examples compare a regular savings account deduction with a deferred compensation account deduction. The examples assume you are in a 15% Federal income tax bracket, you are in a 6.1% State income tax bracket, and you contribute 24 times a year at $100 per pay check.

As the example illustrates, by contributing to deferred compensation and postponing Federal and State income taxes of **$26.74** now, you can contribute $126.74 per pay check to deferred compensation versus $100.00 per pay check after taxes to a passbook savings account and still take home the same net pay check!

Instead of saving only $2,400 per year in the savings account, you will be saving $3,041.76 per year with deferred compensation by postponing $641.76 Federal and State income taxes now. After 5 years (assuming a 8% annual interest rate) you would have accumulated $14,036 in the savings account and $18,546 in the deferred compensation account. With the deferred compensation account, you postpone Federal and State tax until you withdraw and in the saving account your contributions and earnings are subject to current Federal and State income taxes.

These examples show how you can utilize this program to put your taxes to work for you. You can participate in the program for as little as $10.00 per month and up to 25% of your annual income up to $7,500 per year.

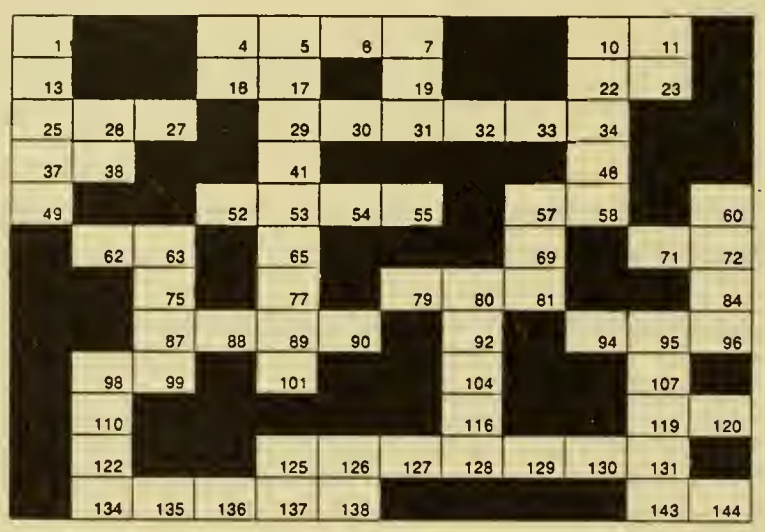
Deferred Compensation is available to all state employees. The State Personnel Division has contracted with D.A. Davidson and Company, DAD Benefits Plans Division of Helena, to coordinate the enrollment and marketing of the program.

Should you have any questions regarding the State Deferred Compensation Plan Benefit Program, John Allen or Jim Turcotte will be happy to answer them for you. Helena area residents call 442-9882. Outside the Helena area, call toll free 1-800-823-9323.

EXAMPLES
(Married and 0 Exemptions)

SAVINGS ACCOUNT		DEFERRED COMPENSATION
$ 780.00	Gross Pay	$780.00
00.00	Deferred Compensation	-126.74
-47.97	State Retirement	-47.97
732.03	Adjusted Gross Pay	605.29
-91.35	Federal Taxes	-72.34
-30.55	State Taxes	-22.82
-58.58	Social Security	-58.58
$ 551.55	Sub Total	$451.55
100.00	After Tax Passbook Saving	0.00
$ 451.55	NET TAKE HOME PAY	$451.55

CROSSWORD PUZZLE



DOWN

1 First name of State Fund.
4 Second word of phrase spoken by the giant in "Jack and the Bean Stock." "FE, _ _, FO, FOM! . . ."
5 What kind of accident Plan 5 is?
7 Another name for a physician
10 Another name for the day "TGIF".
11 Type of initial deposit
26 Commanding officer (abbreviation)
57 To contend.
60 What medical providers and claimants like being.
63 How some compensation is paid. (Hint ---read story on History Repeats Itself.)
80 After mediation, sometimes.
95 What some claimants go through.
98 Company which supplies much of our computer equipment.
125 Postal Service state abbreviation
126 Not off.

ACROSS

4 Last word. See 1 Down.
10 Microcomputer.
16 A type of basket.
22 Occupational Disease
25 Legislation
29 What workers' comp insurance helps protect.
37 Where memos usually are headed.
52 Two word phrase how used cars are usually sold.
57 Another name for our minicomputer.
62 Kirkeby
71 Another name for dad.
79 A card in a deck.
87 State Fund employees' union
94 New name for the old Insurance Compliance Bureau.
98 Word Processing
119 Greeting.
125 Big Sky or Treasure State
134 Database Ditty author's last name
143 "To _ _, or not to _ _! That is the question."

Solution will be in the next issue.